

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In re: CHAPKO, JAMES M
CHAPKO, MELISSA A

§ Case No. 09-13246

§

§

Debtor(s)

§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

JOSEPH R. VOILAND, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$582,686.00</u>	Assets Exempt: <u>\$166,910.00</u>
Total Distribution to Claimants: <u>\$12,947.57</u>	Claims Discharged Without Payment: <u>\$144,563.13</u>
Total Expenses of Administration: <u>\$3,556.50</u>	

3) Total gross receipts of \$ 16,504.07 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$16,504.07 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	3,556.50	3,556.50	3,556.50
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	0.00	161,246.44	157,510.70	12,947.57
TOTAL DISBURSEMENTS	\$0.00	\$164,802.94	\$161,067.20	\$16,504.07

4) This case was originally filed under Chapter 7 on April 14, 2009.
The case was pending for 16 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 08/14/2010 By: /s/JOSEPH R. VOILAND
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT RECEIVED
Boat 2000 Chaparral 235SSI	1129-000	16,500.00
Interest Income	1270-000	4.07
TOTAL GROSS RECEIPTS		\$16,504.07

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	N/A		
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$0.00

EXHIBIT 3 –SECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	N/A				
TOTAL SECURED CLAIMS		\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
JOSEPH R. VOILAND	2100-000	N/A	2,400.22	2,400.22	2,400.22
JOSEPH R. VOILAND	2200-000	N/A	243.47	243.47	243.47
AMERICAN AUCTION ASSOCIATES, INC.	3620-000	N/A	912.81	912.81	912.81
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	3,556.50	3,556.50	3,556.50

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
N/A					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	0.00	0.00	0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
N/A					
TOTAL PRIORITY UNSECURED CLAIMS		0.00	0.00	0.00	0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
DISCOVER BANK	7100-000	N/A	13,622.85	13,622.85	1,119.81
Recovery Management Systems Corporation	7100-000	N/A	9,558.74	9,558.74	785.74

TARGET NATIONAL BANK	7100-000	N/A	610.45	610.45	50.18
PYOD LLC its successors and assigns as assignee of	7100-000	N/A	27,793.06	27,793.06	2,284.62
PYOD LLC its successors and assigns as assignee of	7100-000	N/A	13,447.43	13,447.43	1,105.40
CHASE BANK USA	7100-000	N/A	16,647.90	16,647.90	1,368.48
CHASE BANK USA	7100-000	N/A	27,348.84	27,348.84	2,248.11
Von Maur	7100-000	N/A	388.26	388.26	31.92
Chase Bank USA,N.A	7100-000	N/A	1,304.66	1,304.66	107.24
Alliant Credit Union	7100-000	N/A	N/A	0.00	0.00
Wells Fargo Bank, N.A.	7100-000	N/A	1,867.87	0.00	0.00
PYOD LLC its successors and assigns as assignee of	7100-000	N/A	1,803.98	1,803.98	148.29
Wells Fargo Bank, N.A.	7100-000	N/A	1,867.87	0.00	0.00
Wells Fargo Bank, N.A.	7100-000	N/A	1,867.87	1,867.87	153.54
Recovery Management Systems Corporation	7100-000	N/A	411.79	411.79	33.85
FIA CARD SERVICES, NA/BANK OF AMERICA	7100-000	N/A	25,195.90	25,195.90	2,071.13
FIA CARD SERVICES, NA/BANK OF AMERICA	7100-000	N/A	12,341.44	12,341.44	1,014.48
PRA Receivables Management, LLC	7100-000	N/A	696.73	696.73	57.27
Recovery Management Systems Corporation	7100-000	N/A	4,106.87	4,106.87	337.59
Recovery Management Systems Corporation	7100-000	N/A	363.93	363.93	29.92
TOTAL GENERAL UNSECURED CLAIMS			0.00	161,246.44	157,510.70
					12,947.57

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 09-13246

Trustee: (330380) JOSEPH R. VOILAND

Case Name: CHAPKO, JAMES M
CHAPKO, MELISSA A

Filed (f) or Converted (c): 04/14/09 (f)

§341(a) Meeting Date: 06/01/09

Period Ending: 08/14/10

Claims Bar Date: 09/08/09

1		2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)		Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	Location: 3310 Blackhawk, Single Family Home	425,000.00	0.00	DA	0.00	FA
2	STC Capital Bank checking account	900.00	0.00	DA	0.00	FA
3	Alliant Credit Union savings account	150.00	0.00	DA	0.00	FA
4	Misc household furniture & appliances: TV, washe	1,000.00	0.00	DA	0.00	FA
5	Clothing	130.00	0.00	DA	0.00	FA
6	Misc jewelry pieces	200.00	0.00	DA	0.00	FA
7	Camera	180.00	0.00	DA	0.00	FA
8	Firearms Remington 3006	200.00	0.00	DA	0.00	FA
9	Misc sports equipment	170.00	0.00	DA	0.00	FA
10	old shotgun (not working condition, sentimental	20.00	0.00	DA	0.00	FA
11	401K	107,000.00	0.00	DA	0.00	FA
12	IRA	300.00	0.00	DA	0.00	FA
13	403B Plan Annuity	18,000.00	0.00	DA	0.00	FA
14	IRA	0.00	0.00	DA	0.00	FA
15	2008 tax refund	3,586.00	126.00	DA	0.00	FA
16	2003 Ford F250 98,425 miles	6,575.00	0.00	DA	0.00	FA
17	2005 Infinity QX56 42,248 miles	18,875.00	0.00	DA	0.00	FA
18	Boat 2000 Chaparral 235SSI	12,000.00	12,000.00		16,500.00	FA
19	computer, printer	200.00	0.00	DA	0.00	FA
20	Tools	200.00	0.00	DA	0.00	FA
Int	INTEREST (u)	Unknown	N/A		4.07	Unknown
21	Assets Totals (Excluding unknown values)	\$594,686.00	\$12,126.00		\$16,504.07	\$0.00

Major Activities Affecting Case Closing:

Form 1
Individual Estate Property Record and Report
Asset Cases

Case Number: 09-13246 **Trustee:** (330380) JOSEPH R. VOILAND
Case Name: CHAPKO, JAMES M **Filed (f) or Converted (c):** 04/14/09 (f)
CHAPKO, MELISSA A **§341(a) Meeting Date:** 06/01/09
Period Ending: 08/14/10 **Claims Bar Date:** 09/08/09

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets

Initial Projected Date Of Final Report (TFR): June 15, 2010

Current Projected Date Of Final Report (TFR): June 15, 2010

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-13246

Case Name: CHAPKO, JAMES M
CHAPKO, MELISSA A

Taxpayer ID #: **-***0610

Period Ending: 08/14/10

Trustee: JOSEPH R. VOILAND (330380)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-*****31-65 - Money Market Account

Blanket Bond: \$50,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
10/16/09	{18}	American Auction Associates, Inc.	auction proceeds - boat sale	1129-000	16,500.00		16,500.00
10/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.22		16,500.22
11/13/09	1001	AMERICAN AUCTION ASSOCIATES, INC.	payment of auctioneer expenses	3620-000		912.81	15,587.41
11/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.67		15,588.08
12/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.65		15,588.73
01/29/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.61		15,589.34
02/26/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.59		15,589.93
03/31/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.69		15,590.62
04/20/10	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.40		15,591.02
04/20/10		Wire out to BNYM account 9200*****3165	Wire out to BNYM account 9200*****3165	9999-000	-15,591.02		0.00

ACCOUNT TOTALS	912.81	912.81	\$0.00
Less: Bank Transfers	-15,591.02	0.00	
Subtotal	16,503.83	912.81	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$16,503.83	\$912.81	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-13246

Case Name: CHAPKO, JAMES M
CHAPKO, MELISSA A

Taxpayer ID #: **-***0610

Period Ending: 08/14/10

Trustee: JOSEPH R. VOILAND (330380)

Bank Name: The Bank of New York Mellon

Account: 9200-*****31-65 - Money Market Account

Blanket Bond: \$50,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
04/20/10		Wire in from JPMorgan Chase Bank, N.A. account *****3165	Wire in from JPMorgan Chase Bank, N.A. account *****3165	9999-000	15,591.02		15,591.02
04/27/10	Int	The Bank of New York Mellon	Current Interest Rate is 0.0700%	1270-000	0.24		15,591.26
04/27/10		To Account #9200*****3166	TRANSFER FUNDS FROM MONEY MARKET ACCT TO GENERAL ACCT TO CLOSE CASE	9999-000		15,591.26	0.00

ACCOUNT TOTALS	15,591.26	15,591.26	\$0.00
Less: Bank Transfers	15,591.02	15,591.26	
Subtotal	0.24	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.24	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-13246

Case Name: CHAPKO, JAMES M
CHAPKO, MELISSA A

Taxpayer ID #: **-***0610

Period Ending: 08/14/10

Trustee: JOSEPH R. VOILAND (330380)

Bank Name: The Bank of New York Mellon

Account: 9200-*****31-66 - Checking Account

Blanket Bond: \$50,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	8 Checking Account Balance
04/27/10		From Account #9200*****3165	TRANSFER FUNDS FROM MONEY MARKET ACCT TO GENERAL ACCT TO CLOSE CASE	9999-000	15,591.26		15,591.26
04/27/10	101	JOSEPH R. VOILAND	Dividend paid 100.00% on \$243.47, Trustee Expenses; Reference:	2200-000		243.47	15,347.79
04/27/10	102	JOSEPH R. VOILAND	Dividend paid 100.00% on \$2,400.22, Trustee Compensation; Reference:	2100-000		2,400.22	12,947.57
04/27/10	103	DISCOVER BANK	Dividend paid 8.22% on \$13,622.85; Claim# 1; Final distribution	7100-000		1,119.81	11,827.76
04/27/10	104	Recovery Management Systems Corporation	Dividend paid 8.22% on \$9,558.74; Claim# 2; Final distribution	7100-000		785.74	11,042.02
04/27/10	105	TARGET NATIONAL BANK	Dividend paid 8.22% on \$610.45; Claim# 3; Final distribution	7100-000		50.18	10,991.84
04/27/10	106	PYOD LLC its successors and assigns as assignee of	Dividend paid 8.22% on \$27,793.06; Claim# 4; Final distribution	7100-000		2,284.62	8,707.22
04/27/10	107	PYOD LLC its successors and assigns as assignee of	Dividend paid 8.22% on \$13,447.43; Claim# 5; Final distribution	7100-000		1,105.40	7,601.82
04/27/10	108	CHASE BANK USA	Dividend paid 8.22% on \$16,647.90; Claim# 6; Final distribution	7100-000		1,368.48	6,233.34
04/27/10	109	CHASE BANK USA	Dividend paid 8.22% on \$27,348.84; Claim# 7; Final distribution	7100-000		2,248.11	3,985.23
04/27/10	110	Von Maur	Dividend paid 8.22% on \$388.26; Claim# 8; Final distribution	7100-000		31.92	3,953.31
04/27/10	111	Chase Bank USA, N.A	Dividend paid 8.22% on \$1,304.66; Claim# 9; Final distribution	7100-000		107.24	3,846.07
04/27/10	112	PYOD LLC its successors and assigns as assignee of	Dividend paid 8.22% on \$1,803.98; Claim# 12; Final distribution	7100-000		148.29	3,697.78
04/27/10	113	Wells Fargo Bank, N.A.	Dividend paid 8.22% on \$1,867.87; Claim# 13 -2; Final distribution	7100-000		153.54	3,544.24
04/27/10	114	Recovery Management Systems Corporation	Dividend paid 8.22% on \$411.79; Claim# 14; Final distribution	7100-000		33.85	3,510.39
04/27/10	115	FIA CARD SERVICES, NA/BANK OF AMERICA	Dividend paid 8.22% on \$25,195.90; Claim# 15; Final distribution	7100-000		2,071.13	1,439.26
04/27/10	116	FIA CARD SERVICES, NA/BANK OF AMERICA	Dividend paid 8.22% on \$12,341.44; Claim# 16; Final distribution	7100-000		1,014.48	424.78
04/27/10	117	PRA Receivables Management, LLC	Dividend paid 8.22% on \$696.73; Claim# 17; Final distribution	7100-000		57.27	367.51
04/27/10	118	Recovery Management Systems Corporation	Dividend paid 8.22% on \$4,106.87; Claim# 18; Final distribution	7100-000		337.59	29.92
04/27/10	119	Recovery Management Systems	Dividend paid 8.22% on \$363.93; Claim# 19;	7100-000		29.92	0.00

Subtotals :

\$15,591.26

\$15,591.26

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-13246

Case Name: CHAPKO, JAMES M
CHAPKO, MELISSA A

Taxpayer ID #: **-***0610

Period Ending: 08/14/10

Trustee: JOSEPH R. VOILAND (330380)

Bank Name: The Bank of New York Mellon

Account: 9200-*****31-66 - Checking Account

Blanket Bond: \$50,000,000.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance
		Corporation	Final distribution				

ACCOUNT TOTALS	15,591.26	15,591.26	\$0.00
Less: Bank Transfers	15,591.26	0.00	
Subtotal	0.00	15,591.26	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$15,591.26	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # ***-*****31-65	16,503.83	912.81	0.00
MMA # 9200-*****31-65	0.24	0.00	0.00
Checking # 9200-*****31-66	0.00	15,591.26	0.00
	\$16,504.07	\$16,504.07	\$0.00